

Table 28. Long-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	21	59	12	7	2	59.1	60.0
Worker characteristics							
Management, professional, and related	21	56	14	7	2	59.2	60.0
Management, business, and financial	19	61	12	7	1	59.3	60.0
Professional and related	21	54	14	7	3	59.2	60.0
Teachers	16	43	22	12	8	61.4	60.0
Primary, secondary, and special education school teachers	17	37	25	12	9	61.5	60.0
Registered nurses	36	54	6	3	—	56.3	60.0
Service	38	46	8	6	2	57.3	60.0
Protective service	25	48	16	—	—	59.5	60.0
Sales and office	17	62	13	6	1	59.5	60.0
Sales and related	19	63	11	6	1	59.1	60.0
Office and administrative support	17	62	13	7	2	59.7	60.0
Natural resources, construction, and maintenance	23	63	6	6	1	58.4	60.0
Construction, extraction, farming, fishing, and forestry	21	66	6	6	—	58.3	60.0
Installation, maintenance, and repair	24	62	6	7	1	58.4	60.0
Production, transportation, and material moving	17	68	7	5	2	59.2	60.0
Production	16	67	10	—	—	59.2	60.0
Transportation and material moving	18	70	4	5	2	59.1	60.0
Full time	21	59	12	7	2	59.0	60.0
Part time	25	53	12	6	4	59.3	60.0
Union	27	46	10	10	6	59.5	60.0
Nonunion	20	61	12	6	1	59.0	60.0
Wage percentiles:²							
Lowest 25 percent	—	58	8	6	2	58.6	60.0
Second 25 percent	21	60	11	7	1	58.9	60.0
Third 25 percent	19	60	12	7	2	59.3	60.0
Highest 25 percent	22	57	12	7	2	59.0	60.0
Highest 10 percent	22	55	13	7	3	59.1	60.0
Establishment characteristics							
Goods-producing industries	18	67	9	5	1	58.9	60.0
Service-providing industries	22	57	12	7	2	59.1	60.0
Education and health services	24	53	12	8	3	58.8	60.0
Educational services	15	45	22	12	6	61.3	60.0
Elementary and secondary schools	18	34	27	14	8	61.7	60.0
Junior colleges, colleges, and universities	10	63	15	7	4	60.6	60.0
Health care and social assistance	31	60	4	4	—	56.8	60.0
Hospitals	38	57	3	2	—	55.7	60.0
Public administration	21	46	21	—	—	59.9	60.0

See footnotes at end of table.

Table 28. Long-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	15	65	11	7	2	59.8	60.0
1 to 49 workers	15	64	12	7	1	59.8	60.0
50 to 99 workers	15	66	9	7	2	59.9	60.0
100 workers or more	24	56	12	6	2	58.7	60.0
100 to 499 workers	16	63	11	8	2	59.6	60.0
500 workers or more	29	51	12	5	2	58.1	60.0
Geographic areas							
New England	18	60	8	13	2	59.5	60.0
Middle Atlantic	18	66	9	6	2	59.4	60.0
East North Central	26	58	7	6	4	58.7	60.0
West North Central	14	63	10	9	4	60.0	60.0
South Atlantic	18	59	18	4	1	59.1	60.0
East South Central	—	51	4	—	—	56.1	60.0
West South Central	19	64	8	7	2	58.7	60.0
Mountain	17	57	16	—	—	59.7	60.0
Pacific	24	48	18	7	2	59.6	60.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.